

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

10/24/2023

IN RE:

EMERY B GURBAL  
BRITTANY R GURBAL  
163 TULIP LANE  
WEST DECATUR, PA 16878  
XXX-XX-2692 Debtor(s)

Case No.18-70827 JAD

Chapter 13

XXX-XX-1599

---

**NOTICE OF CLAIMS FILED AND INTENTION TO PAY CLAIMS**

---

NOTICE IS HEREBY GIVEN of claims filed and the intention of the Chapter 13 Trustee to pay the claims of creditors named below, in the amounts\* and manner authorized by the terms and provisions of the confirmed Chapter 13 Plan, the order confirming the Plan, and applicable rules.

This Notice is filed as a courtesy, to inform all parties of the claims the Trustee has found in the case. This Notice does not seek authorization to pay claims, as that authorization already exists in the form of plan terms, applicable rules, and confirmation orders. Any party who objects to the allowance of a filed claim must file a formal objection to the claim itself, NOT an objection to this Notice.

This Notice should not be construed as altering the deadlines for filing objections to proofs of claim, as contained in the Federal Rules of Bankruptcy Procedure, the confirmed Chapter 13 Plan, or the order confirming the Chapter 13 Plan. Pursuant to 11 U.S.C. § 502 (a), the claims which have been filed as stated above will be deemed allowed for purposes of distribution and shall be paid unless the debtor or other party in interest has timely objected to the claim, and provided notice of the objection to the Trustee, prior to the claim being paid by the Trustee.

The following claim information is derived from one or more of the following sources: the debtor(s)' Chapter 13 Plan, proofs of claim, and the order confirming the plan. The list does not include claims which have been disallowed, withdrawn, or claims not provided for in the Chapter 13 Plan for which proofs of claim have not been filed. Some of the claims listed on the following pages may have already been fully or partially paid by the Trustee. To determine whether or not any payments have already been disbursed on a claim, please consult the Trustee's web site at [www.13network.com](http://www.13network.com).

\*Unless the Chapter 13 Plan provides for a 100% payment of unsecured claims and is adequately funded to pay 100%, the actual percentage dividend which will be paid to the holders of allowed unsecured claims is not presently known .

In accordance with the provisions of the Chapter 13 Plan and local rules, the amount and percentage dividend to which unsecured creditors are entitled will be determined during the Trustee's final audit of this case. An adjustment of the percentage to be paid to the unsecured creditors will be performed after the Trustee has calculated the actual amount of funds available for distribution to unsecured creditors, after determining the amounts needed to complete payments on the secured and priority claims. Notwithstanding the fact that the final calculation will not be done until final audit, the Trustee will distribute funds to unsecured creditors, in accordance with the Chapter 13 Plan and Bankruptcy Code priorities, when and as funds allow.

/s/ RONDA J. WINNECOUR  
RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

I herein certify that a copy of this notice was served upon the listed creditors of record of this date and the debtor(s) and debtor(s) attorney of record on this date by regular U.S. Mail, postage prepaid, at the address as it appears in the records hereof.

10/24/2023

/s/Trustee'sAdministrativAssistant  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

SEE NEXT PAGE FOR CLAIMS

**CLAIM RECORDS**

<b>SYNCHRONY BANK</b> C/O PRA RECEIVABLES MANAGEMENT LLC PO BOX 41021  NORFOLK, VA 23541	Trustee Claim Number:1 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT: WALMART/PRAE	CRED DESC: NOTICE ONLY ACCOUNT NO.: 5658
<b>BRIAN C NICHOLAS ESQ</b> KML LAW GROUP PC 701 MARKET ST STE 5000  PHILADELPHIA, PA 19106	Trustee Claim Number:2 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT: QUICKEN LNS/PRAE	CRED DESC: NOTICE ONLY ACCOUNT NO.:
<b>PA STATE EMPLOYEES CU/PSECU</b> POB 67013  HARRISBURG, PA 17106-7013	Trustee Claim Number:3 INT %: 0.00% Court Claim Number:31  CLAIM: 0.00 COMMENT: \$289/PL@LTCD*289.34X(59+2)=LMT*\$0ARRS/PL*CL29 W/D -DOC 20 AND REPLACED	CRED DESC: VEHICLE ACCOUNT NO.: 2692
<b>PA STATE EMPLOYEES CU/PSECU</b> POB 67013  HARRISBURG, PA 17106-7013	Trustee Claim Number:4 INT %: 0.00% Court Claim Number:28-2  CLAIM: 0.00 COMMENT: \$439/PL@LTCD*439.91X(59+2)=LMT*\$0ARRS/PL*DK!~BGN 11/18*AMD	CRED DESC: VEHICLE ACCOUNT NO.: 2692
<b>QUICKEN LOANS LLC FKA QUICKEN LOANS INC</b> 635 WOODWARD AVE  DETROIT, MI 48226	Trustee Claim Number:5 INT %: 0.00% Court Claim Number:2  CLAIM: 12,780.70 COMMENT: RS/OE*144304.40/CL*SURR/PL*BGN 12/18*DKT	CRED DESC: MORTGAGE REGULAR PAYMENT ACCOUNT NO.: 1174
<b>AMERICAN EXPRESS NATIONAL BANK</b> C/O BECKETT AND LEE LLP PO BOX 3001  MALVERN, PA 19355-0701	Trustee Claim Number:6 INT %: 0.00% Court Claim Number:9  CLAIM: 925.49 COMMENT: X8257/SCH	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 1003
<b>PORTFOLIO RECOVERY ASSOCIATES, LLC</b> PO BOX 12914  NORFOLK, VA 23541	Trustee Claim Number:7 INT %: 0.00% Court Claim Number:19  CLAIM: 6,536.67 COMMENT: X6945/SCH*BARCLAYS	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 6240
<b>BUREAUS INVESTMENT GROUP PORTFOLIO NC</b> C/O PRA RECEIVABLES MANAGEMENT LLC PO BOX 41031  NORFOLK, VA 23541	Trustee Claim Number:8 INT %: 0.00% Court Claim Number:5  CLAIM: 553.30 COMMENT: X1645/SCH*CAP ONE	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 6310
<b>CAPITAL ONE BANK (USA) NA BY AMERICAN INF</b> PO BOX 71083  CHARLOTTE, NC 28272-1083	Trustee Claim Number:9 INT %: 0.00% Court Claim Number:4  CLAIM: 395.83 COMMENT:	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 4973
<b>CAPITAL ONE**</b> 6125 LAKEVIEW RD STE 800  CHARLOTTE, NC 28269	Trustee Claim Number:10 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT:	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 1498

<div> <div>Case 18-70827-JAD Doc 61 Filed 10/24/23 Entered 10/24/23 12:28:19 Desc</div> <div>CLAIM RECORDS</div> <div>Page 4 of 8</div> </div>		
<b>CAPITAL ONE**</b> 6125 LAKEVIEW RD STE 800  CHARLOTTE, NC 28269	Trustee Claim Number:11 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT:	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 1498  
<b>CBCS</b> PO BOX 2724  COLUMBUS, OH 43216-2724	Trustee Claim Number:12 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT:	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 9582  
<b>CBNA</b> POB 769006  SAN ANTONIO, TX 78245	Trustee Claim Number:13 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT: NT ADR/SCH	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 5544  
<b>CHASE BANK USA NA(*)</b> C/O JPMORGAN CHASE BANK PO BOX 15368  WILMINGTON, DE 19850	Trustee Claim Number:14 INT %: 0.00% Court Claim Number:23  CLAIM: 3,039.35 COMMENT: X3374/SCH	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 4650  
<b>CHASE BANK USA NA(*)</b> C/O JPMORGAN CHASE BANK PO BOX 15368  WILMINGTON, DE 19850	Trustee Claim Number:15 INT %: 0.00% Court Claim Number:20  CLAIM: 5,308.08 COMMENT: X3374/SCH	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 9725  
<b>CHASE BANK USA NA(*)</b> C/O JPMORGAN CHASE BANK PO BOX 15368  WILMINGTON, DE 19850	Trustee Claim Number:16 INT %: 0.00% Court Claim Number:26  CLAIM: 4,797.25 COMMENT: X3374/SCH	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 7714  
<b>LVNV FUNDING LLC</b> C/O RESURGENT CAPITAL SVCS PO BOX 10587  GREENVILLE, SC 29603-0587	Trustee Claim Number:17 INT %: 0.00% Court Claim Number:22  CLAIM: 2,793.92 COMMENT: X0640/SCH*CITIBANK	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 4983  
<b>CREDIT MANAGEMENT COMPANY</b> FOSTER PLAZA BUILDING 7 661 ANDERSEN DR STE 110  PITTSBURGH, PA 15220	Trustee Claim Number:18 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT: MT NITTANY MDCL/SCH	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 2223  
<b>CREDIT MANAGEMENT COMPANY</b> FOSTER PLAZA BUILDING 7 661 ANDERSEN DR STE 110  PITTSBURGH, PA 15220	Trustee Claim Number:19 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT: MT NITTANY PHYSCONS/SCH	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 6053  
<b>CREDIT MANAGEMENT COMPANY</b> FOSTER PLAZA BUILDING 7 661 ANDERSEN DR STE 110  PITTSBURGH, PA 15220	Trustee Claim Number:20 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT: MT NITTANY MDCL/SCH	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 3236  

<b>DISCOVER BANK(*)</b> C/O DISCOVER PRODUCTS INC PO BOX 3025  NEW ALBANY, OH 43054-3025	Trustee Claim Number:21 INT %: 0.00% Court Claim Number:1  CLAIM: 6,599.50 COMMENT: X3747/SCH	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 8919
<b>FIRST PREMIER BANK</b> PO BOX 5519  SIOUX FALLS, SD 57117-5519	Trustee Claim Number:22 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT: NO\$/SCH	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 5498
<b>HOLIDAY FINANCIAL SERVICES</b> POB 209 1800 DAISY ST EXT STE 350  CLEARFIELD, PA 16830	Trustee Claim Number:23 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT:	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 0109
<b>DIRECTV LLC BY AMERICAN INFOSOURCE LP -</b> PO BOX 5008  CAROL STREAM, IL 60197-5008	Trustee Claim Number:24 INT %: 0.00% Court Claim Number:14  CLAIM: 579.66 COMMENT: X7726~DIRECTV/SCH	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 5137
<b>CAPITAL ONE NA**</b> C/O BECKET & LEE LLP PO BOX 3001  MALVERN, PA 19355-0701	Trustee Claim Number:25 INT %: 0.00% Court Claim Number:6  CLAIM: 588.21 COMMENT: KOHLS	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 5271
<b>LENDING CLUB CORP*</b> 3440 FLAIR DR LOCKBOX SERVICES #0134268  EL MONTE, CA 91731	Trustee Claim Number:26 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT:	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 5167
<b>DEPARTMENT STORES NATIONAL BANK</b> C/O QUANTUM3 GROUP LLC PO BOX 657  KIRKLAND, WA 98083-0657	Trustee Claim Number:27 INT %: 0.00% Court Claim Number:27  CLAIM: 446.74 COMMENT: X6977/SCH	CRED DESC: UNSECURED/LATE FILED ACCOUNT NO.: 0850
<b>MIDLAND FUNDING LLC</b> C/O MIDLAND CREDIT MANAGEMENT INC - AGEI PO BOX 2011  WARREN, MI 48090	Trustee Claim Number:28 INT %: 0.00% Court Claim Number:7  CLAIM: 1,241.24 COMMENT: X5042/SCH*CREDIT ONE/SHERMAN*JUDGMENT CLEARFIELD COUNTY	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 0174
<b>MIDLAND FUNDING</b> PO BOX 2011  WARREN, MI 48090	Trustee Claim Number:29 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT: COMENITY BANK/SCH	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 3437
<b>MIDLAND FUNDING</b> PO BOX 2011  WARREN, MI 48090	Trustee Claim Number:30 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT: COMENITY BANK/SCH	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 9020

<b>CLAIM RECORDS</b>		
<b>NATIONAL RECOVERY AGENCY</b> 2491 PAXTON ST	Trustee Claim Number:31 INT %: 0.00% Court Claim Number:	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 0161
HARRISBURG, PA 17111	CLAIM: 0.00 COMMENT: CENTER DGNSTCS/SCH	
<b>PENN CREDIT CORP</b> PO BOX 69703	Trustee Claim Number:32 INT %: 0.00% Court Claim Number:	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 2613
HARRISBURG, PA 17106-9703	CLAIM: 0.00 COMMENT: CLEARFIELD HSPTL/SCH	
<b>ECMC(*)</b> LOCKBOX #8682 PO BOX 16478	Trustee Claim Number:33 INT %: 0.00% Court Claim Number:13	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 1599
ST PAUL, MN 55116-0478	CLAIM: 36.10 COMMENT: X001/SCH*FR PHEAA-DOC 26	
<b>PRIORITY FIRST FCU(*)</b> 364 MIDWAY DR	Trustee Claim Number:34 INT %: 0.00% Court Claim Number:3	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 5384
DUBOIS, PA 15801-3864	CLAIM: 11,599.74 COMMENT: X2018~JDGMNT/SCH	
<b>PA STATE EMPLOYEES CU/PSECU</b> POB 67013	Trustee Claim Number:35 INT %: 0.00% Court Claim Number:10	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 2692
HARRISBURG, PA 17106-7013	CLAIM: 8,290.96 COMMENT: X1080/SCH	
<b>PA STATE EMPLOYEES CU/PSECU</b> POB 67013	Trustee Claim Number:36 INT %: 0.00% Court Claim Number:8	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 1599
HARRISBURG, PA 17106-7013	CLAIM: 9,281.63 COMMENT: ACCT NT/SCH*ACCT OPENED 7/07*INSUFF POD-EMAIL DONE	
<b>SYNCHRONY BANK</b> C/O PRA RECEIVABLES MANAGEMENT LLC PO BOX 41021	Trustee Claim Number:37 INT %: 0.00% Court Claim Number:	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 2797
NORFOLK, VA 23541	CLAIM: 0.00 COMMENT: NT ADR/SCH	
<b>PORTFOLIO RECOVERY ASSOCIATES, LLC</b> PO BOX 12914	Trustee Claim Number:38 INT %: 0.00% Court Claim Number:18	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 7684
NORFOLK, VA 23541	CLAIM: 10,339.87 COMMENT: X0444/SCH*LOWES/SYNCHRONY	
<b>PORTFOLIO RECOVERY ASSOCIATES, LLC</b> PO BOX 12914	Trustee Claim Number:39 INT %: 0.00% Court Claim Number:16	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 6157
NORFOLK, VA 23541	CLAIM: 2,793.80 COMMENT: 1950/SCH*SYNCHRONY*SAMS	
<b>PORTFOLIO RECOVERY ASSOCIATES, LLC</b> PO BOX 12914	Trustee Claim Number:40 INT %: 0.00% Court Claim Number:15	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 5658
NORFOLK, VA 23541	CLAIM: 3,216.98 COMMENT: X4185/SCH*WALMART	

<b>TD BANK USA NA**</b> C/O WEINSTEIN & RILEY PS PO BOX 3978  SEATTLE, WA 98124	Trustee Claim Number:41 INT %: 0.00% Court Claim Number:25  CLAIM: 251.42 COMMENT:	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 8280
<b>THE BUREAUS INC</b> 650 DUNDEE RD STE 370  NORTHBROOK, IL 60062-2757	Trustee Claim Number:42 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT: NT ADR~CAP 1/SCH	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 9372
<b>WELLS FARGO BANK NA</b> ATTN PAYMENT PROCESSING PO BOX 14487  DES MOINES, IA 50309	Trustee Claim Number:43 INT %: 0.00% Court Claim Number:12  CLAIM: 0.00 COMMENT: SURR/CONF*X5014/SCH*NO SEC/SCH-PL*6060.28/CL*628000527	CRED DESC: SECURED CREDITOR ACCOUNT NO.: 0527
<b>LVNV FUNDING LLC</b> C/O RESURGENT CAPITAL SVCS PO BOX 10587  GREENVILLE, SC 29603-0587	Trustee Claim Number:44 INT %: 0.00% Court Claim Number:21  CLAIM: 26,588.70 COMMENT: NT/SCH*COPPER CANYON TRUST	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 2248
<b>PORTFOLIO RECOVERY ASSOCIATES, LLC</b> PO BOX 12914  NORFOLK, VA 23541	Trustee Claim Number:45 INT %: 0.00% Court Claim Number:17  CLAIM: 2,871.76 COMMENT: HOME DESIGN*SYNCHRONY	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 1638
<b>PA STATE EMPLOYEES CU/PSECU</b> POB 67013  HARRISBURG, PA 17106-7013	Trustee Claim Number:46 INT %: 0.00% Court Claim Number:11  CLAIM: 3,842.77 COMMENT: X1080/SCH*/SCH F: DEBT INCURRED 2017	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 2692
<b>PA STATE EMPLOYEES CU/PSECU</b> POB 67013  HARRISBURG, PA 17106-7013	Trustee Claim Number:47 INT %: 0.00% Court Claim Number:30  CLAIM: 2,660.98 COMMENT: NT/SCH*OPENED 4/13/07*INSUFF POD~EMAIL DONE	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 1599
<b>PA STATE EMPLOYEES CU/PSECU</b> POB 67013  HARRISBURG, PA 17106-7013	Trustee Claim Number:48 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT:	CRED DESC: NOTICE ONLY ACCOUNT NO.:
<b>CITIBANK NA**</b> 6716 GRADE LN BLDG 9 STE 910-PY DEPT  LOUISVILLE, KY 40213-3439	Trustee Claim Number:49 INT %: 0.00% Court Claim Number:24  CLAIM: 5,249.82 COMMENT: NT/SCH	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 6013
<b>WELLS FARGO BANK NA</b> ATTN PAYMENT PROCESSING PO BOX 14487  DES MOINES, IA 50309	Trustee Claim Number:50 INT %: 0.00% Court Claim Number:12  CLAIM: 0.00 COMMENT: UNS/SCH@43*CL=\$0	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 0527

<div> <div>Case 18-70827-JAD Doc 61 Filed 10/24/23 Entered 10/24/23 12:28:19 Desc</div> <div>CLAIM RECORDS</div> <div>Page 8 of 8</div> </div>		
PA STATE EMPLOYEES CU/PSECU	Trustee Claim Number:51 INT %: 0.00%	CRED DESC: SECURED CREDITOR
POB 67013	Court Claim Number:29	ACCOUNT NO.: 2692
	CLAIM: 0.00	
HARRISBURG, PA 17106-7013	COMMENT: CL 29@18025.55 W/D-DOC 20	